

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Paul J Dannhardt | Social Security number or ITIN | xxx-xx-3666 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Sara J Dannhardt | Social Security number or ITIN | xxx-xx-3244 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 14-21456-JAD | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul J Dannhardt

Sara J Dannhardt

8/15/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Paul J Dannhardt
Sara J Dannhardt
DebtorsCase No. 14-21456-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db/jdb +Paul J Dannhardt, Sara J Dannhardt, 5772 Front Street, Verona, PA 15147-3158
intp +Giant Eagle, Inc., Attn: Payroll Department, 101 Kappa Drive, Pittsburgh, PA 15238-2833
r +Jerry Labriola, Northwood Realty Services, 11722 Frankstown Road,
Pittsburgh, PA 15235-3433
cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue,
Pittsburgh, PA 15219-2908
cr +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
13832124 Commonwealth of PA, PO Box 280948, Harrisburg, PA 17128-0948
13837704 +PNC BANK, P O BOX 94982, CLEVELAND OHIO 44101-4982
13832129 +Penn Hills School District, 260 Aster Street, Pittsburgh, PA 15235-2060
13893808 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
13832130 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13832131 +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2018 02:22:25 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13832121 +EDI: ACCE.COM Aug 16 2018 06:13:00 Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036,
Warren, MI 48090-2036
13832122 +E-mail/Text: bankruptcy@cavps.com Aug 16 2018 02:23:21 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
13843034 +E-mail/Text: bankruptcy@cavps.com Aug 16 2018 02:23:21 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13832123 +EDI: WFNNB.COM Aug 16 2018 06:13:00 Comenity Bank/The Sports Authority (TSA),
Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
13904142 +E-mail/Text: kborkley@bernsteinlaw.com Aug 16 2018 02:23:46 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
13832126 +EDI: MID8.COM Aug 16 2018 06:13:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
13832128 +E-mail/Text: egssupportservices@alorica.com Aug 16 2018 02:23:15 Osi Collect,
507 Prudential Rd., Horsham, PA 19044-2308
13839104 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2018 02:22:25
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
13844498 E-mail/Text: tidewaterlegalebn@twcs.com Aug 16 2018 02:22:05 Tidewater Finance Company,
P.O. Box 13306, Chesapeake, VA 23325
13832132 +E-mail/Text: tidewaterlegalebn@twcs.com Aug 16 2018 02:22:05 Tidewater Credit Servi,
6520 Indian River Rd, Virginia Beach, VA 23464-3439
13832133 +EDI: WFFC.COM Aug 16 2018 06:13:00 Wells Fargo Bank Nv Na,
Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908
13900046 +EDI: WFFC.COM Aug 16 2018 06:13:00 Wells Fargo Bank, N.A., 1 Home Campus, MAC X2303-01A,
Des Moines, IA 50328-0001

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr ##+Penn Hills School District and Municipality of Pen, Maiello Brungo & Maiello, LLP,
3301 McCrady Road, Pittsburgh, PA 15235-5137
13832125 ##+Maiello Brungo & Maiello, 3301 McCrady Road, Pittsburgh, PA 15235-5137
13832127 ##+Municipality of Penn Hills, c/o MB&M, 3301 McCrady Road, Pittsburgh, PA 15235-5137
13866641 ##+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,
Pittsburgh, PA 15235-5137

TOTALS: 1, * 0, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Aug 15, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, N.A. bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert C. Edmundson on behalf of Creditor Office of Attorney General Department of Revenue redmundson@attorneygeneral.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William F. Dannhardt on behalf of Joint Debtor Sara J Dannhardt wfdesquire@gmail.com
William F. Dannhardt on behalf of Debtor Paul J Dannhardt wfdesquire@gmail.com

TOTAL: 8